

**UNITED STATES BANKRUPTCY COURT  
MIDDLE DISTRICT OF PENNSYLVANIA**

Re: John D Cook

Case No.: 1-18-02392 HWV

Chapter 13

**Debtor(s)**

**NOTICE OF FINAL CURE PAYMENT**

According to Bankruptcy Rule 3002.1(f), the trustee gives notice that the amount required to cure the pre-petition and post-petition default in the claim below has been paid in full and the debtor(s) have completed all payments under the plan.

**PART 1: MORTGAGE INFORMATION**

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Creditor Name:	Selene
Court Claim Number:	02
Last Four of Loan Number:	6398
Property Address if applicable:	925 Mainsville Rd

**PART 2: CURE AMOUNT**

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**Total cure disbursement made by the trustee:**

a.	Allowed prepetition arrearages:	\$58,067.51
b.	Prepetition arrearages paid by the trustee:	\$58,067.51
c.	Amount of postpetition fees, expenses, and charges recoverable under Bankruptcy Rule 3002.1(c):	\$0.00
d.	Amount of postpetition fees, expenses, and charges recoverable under Bankruptcy Rule 3002.1(c) and paid by the trustee:	\$0.00
e.	Allowed postpetition arrearage:	\$5,545.58
f.	Postpetition arrearage paid by the trustee:	\$5,545.58
g.	Total b, d, and f:	\$63,613.09

**PART 3: POSTPETITION MORTGAGE PAYMENT**

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Mortgage is/was paid directly by the debtor(s).

**PART 4: A RESPONSE IS REQUIRED BY BANKRUPTCY RULE 3002.1(g)**

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Under Bankruptcy Rule 3002.1(g), the creditor must file and serve on the debtor(s), their counsel, and the trustee, within 21 days after service of this notice, a statement indicating whether the creditor agrees that the debtor(s) have paid in full the amount required to cure the default and stating whether the debtor(s) have (i) paid all outstanding postpetition fees, costs and escrow amounts due, and (ii) consistent with §1322(b)(5) of the Bankruptcy Code, are current on all postpetition payments as of the date of the response. Failure to file and serve the statement may subject creditor to further action of the court, including possible sanctions.

To assist in reconciling the claim, a history of payments made by the trustee is attached to copies of this notice sent to the debtor(s) and the creditor.

Dated: October 31, 2024

Respectfully submitted,

/s/ Jack N. Zaharopoulos  
Standing Chapter 13 Trustee  
Suite A, 8125 Adams Drive  
Hummelstown, PA 17036  
Phone: (717) 566-6097  
Fax: (717) 566-8313  
email: info@pamd13trustee.com

**UNITED STATES BANKRUPTCY COURT  
FOR THE MIDDLE DISTRICT OF PENNSYLVANIA**

Re: John D Cook

Case No.: 1-18-02392 HWV

Chapter 13

**Debtor(s)**

**CERTIFICATE OF SERVICE**

I certify that I am more than 18 years of age and that on October 31, 2024, I served a copy of this Notice of Final Cure Payment on the following parties by 1<sup>st</sup> Class mail from Hummelstown, PA, unless served electronically.

**Served Electronically**

Hannah Herman-Snyder, Esquire  
183 Lincoln Way East  
Chambersburg PA 17201

**Served by First Class Mail**

Selene Finance LP  
ATT: BK Dept  
3501 Olympus Blvd Suite 500  
Dallas TX 75019

John D Cook  
925 Mainsville Rd  
Shippensburg PA 17257

I certify under penalty of perjury that the foregoing is true and correct.

Date: October 31, 2024

/s/ Liz Joyce

Office of the Standing Chapter 13 Trustee  
Jack N. Zaharopoulos  
Suite A, 8125 Adams Dr.  
Hummelstown, PA 17036  
Phone: (717) 566-6097  
email: [info@pamd13trustee.com](mailto:info@pamd13trustee.com)

## Disbursements for Claim

**Case: 18-02392      JOHN D. COOK**

**SELENE FINANCE, LP**  
**ATTN: BANKRUPTCY DEPT**  
**P.O. BOX 9046**  
**COPPELL, TX 75019-**

Sequence: 24  
 Modify:  
 Filed Date:  
 Hold Code: M

Acct No: Mainsville Rd - POST ARREAR

03/19 2AP POST ARREARS MRF # 100 12/22

Amt Sched:		\$0.00	Debt:	\$7,537.32	Interest Paid:	\$0.00
Amt Due:	\$0.00		Paid:	\$5,545.58	Accrued Int:	\$0.00
					Balance Due:	\$1,991.74

Claim	name	Type	Date	Check #	Principal	Interest	Total	Reconciled
						DisbDescrp		
<b>5210</b>	<b>SELENE FINANCE, LP</b>							
521-0	SELENE FINANCE, LP		12/13/2022	2020190	\$64.86	\$0.00	\$64.86	12/29/2022
521-0	SELENE FINANCE, LP		11/16/2022	2019227	\$64.86	\$0.00	\$64.86	12/16/2022
521-0	SELENE FINANCE, LP		10/18/2022	2018208	\$68.41	\$0.00	\$68.41	10/28/2022
521-0	SELENE FINANCE, LP		08/17/2022	2016128	\$68.42	\$0.00	\$68.42	09/02/2022
521-0	SELENE FINANCE, LP		07/13/2022	2015058	\$68.42	\$0.00	\$68.42	07/28/2022
521-0	SELENE FINANCE, LP		06/14/2022	2014085	\$63.67	\$0.00	\$63.67	07/18/2022
521-0	SELENE FINANCE, LP		05/17/2022	2013069	\$63.68	\$0.00	\$63.68	06/17/2022
521-0	SELENE FINANCE, LP		04/12/2022	2011969	\$63.67	\$0.00	\$63.67	04/28/2022
521-0	SELENE FINANCE, LP		03/16/2022	2010954	\$63.67	\$0.00	\$63.67	03/30/2022
521-0	SELENE FINANCE, LP		02/16/2022	2009954	\$228.62	\$0.00	\$228.62	03/02/2022
521-0	SELENE FINANCE, LP		11/16/2021	2006963	\$542.90	\$0.00	\$542.90	11/29/2021
521-0	SHELLPOINT MORTGAGE SERVICING		09/14/2021	9012080	\$140.12	\$0.00	\$140.12	09/14/2021
521-0	SHELLPOINT MORTGAGE SERVICING		07/14/2021	9011559	\$140.14	\$0.00	\$140.14	07/14/2021
521-0	SHELLPOINT MORTGAGE SERVICING		06/16/2021	9011298	\$420.38	\$0.00	\$420.38	06/16/2021

<u>Claim</u>	<u>name</u>	<u>Type</u>	<u>Date</u>	<u>Check #</u>	<u>Principal</u>	<u>Interest</u> <u>DisbDescrp</u>	<u>Total</u>	<u>Reconciled</u>
521-0	SHELLPOINT MORTGAGE SERVICING		04/15/2021	9010743	\$135.65	\$0.00	\$135.65	05/13/2021
521-0	SHELLPOINT MORTGAGE SERVICING		02/17/2021	9010164	\$135.66	\$0.00	\$135.66	02/17/2021
521-0	SHELLPOINT MORTGAGE SERVICING		01/19/2021	9009864	\$135.66	\$0.00	\$135.66	01/20/2021
521-0	SHELLPOINT MORTGAGE SERVICING		12/10/2020	9009334	\$135.65	\$0.00	\$135.65	12/10/2020
521-0	SHELLPOINT MORTGAGE SERVICING		11/03/2020	9009035	\$135.66	\$0.00	\$135.66	11/03/2020
521-0	SHELLPOINT MORTGAGE SERVICING		10/15/2020	9008779	\$134.16	\$0.00	\$134.16	10/15/2020
521-0	SHELLPOINT MORTGAGE SERVICING		09/17/2020	9008468	\$134.17	\$0.00	\$134.17	09/17/2020
521-0	SHELLPOINT MORTGAGE SERVICING		08/12/2020	9008143	\$134.16	\$0.00	\$134.16	08/12/2020
521-0	SHELLPOINT MORTGAGE SERVICING		07/07/2020	9007828	\$134.17	\$0.00	\$134.17	07/07/2020
521-0	SHELLPOINT MORTGAGE SERVICING		06/02/2020	9007541	\$134.16	\$0.00	\$134.16	06/02/2020
521-0	SHELLPOINT MORTGAGE SERVICING		05/06/2020	9007285	\$134.17	\$0.00	\$134.17	05/06/2020
521-0	SHELLPOINT MORTGAGE SERVICING		04/14/2020	9007086	\$139.09	\$0.00	\$139.09	04/14/2020
521-0	SHELLPOINT MORTGAGE SERVICING		03/12/2020	1215478	\$139.08	\$0.00	\$139.08	03/19/2020
521-0	SHELLPOINT MORTGAGE SERVICING		01/16/2020	1212821	\$139.08	\$0.00	\$139.08	01/23/2020
521-0	SHELLPOINT MORTGAGE SERVICING		12/12/2019	1211459	\$556.18	\$0.00	\$556.18	12/24/2019
521-0	SHELLPOINT MORTGAGE SERVICING		10/10/2019	1208889	\$139.08	\$0.00	\$139.08	10/17/2019
521-0	SHELLPOINT MORTGAGE SERVICING		08/07/2019	1206340	\$551.59	\$0.00	\$551.59	08/14/2019
521-0	SHELLPOINT MORTGAGE SERVICING		04/11/2019	1200958	\$336.39	\$0.00	\$336.39	04/18/2019
Sub-totals:					\$5,545.58	\$0.00	\$5,545.58	
Grand Total:					\$5,545.58	\$0.00		

## Disbursements for Claim

**Case: 18-02392      JOHN D. COOK**

**SELENE FINANCE, LP**  
 ATTN: BANKRUPTCY DEPT  
 P.O. BOX 9046  
 COPPELL, TX 75019-

Sequence: 24  
 Modify:  
 Filed Date:  
 Hold Code: M

Acct No: 925 Mainsville Rd - PRE-ARRE

ARREARS - 925 MAINSVILLE ROAD MFR # 100 12/22

Amt Sched:	\$206,000.00	Debt:	\$78,922.91	Interest Paid:	\$0.00
Amt Due:	\$0.00	Paid:	\$58,067.51	Accrued Int:	\$0.00
				Balance Due:	\$20,855.40

Claim	name	Type	Date	Check #	Principal	Interest	Total	Reconciled
						DisbDescrp		
<b>5200</b>	<b>SELENE FINANCE, LP</b>							
520-0	SELENE FINANCE, LP		12/13/2022	2020190	\$679.14	\$0.00	\$679.14	12/29/2022
520-0	SELENE FINANCE, LP		11/16/2022	2019227	\$679.14	\$0.00	\$679.14	12/16/2022
520-0	SELENE FINANCE, LP		10/18/2022	2018208	\$716.39	\$0.00	\$716.39	10/28/2022
520-0	SELENE FINANCE, LP		08/17/2022	2016128	\$716.38	\$0.00	\$716.38	09/02/2022
520-0	SELENE FINANCE, LP		07/13/2022	2015058	\$716.38	\$0.00	\$716.38	07/28/2022
520-0	SELENE FINANCE, LP		06/14/2022	2014085	\$666.73	\$0.00	\$666.73	07/18/2022
520-0	SELENE FINANCE, LP		05/17/2022	2013069	\$666.72	\$0.00	\$666.72	06/17/2022
520-0	SELENE FINANCE, LP		04/12/2022	2011969	\$666.73	\$0.00	\$666.73	04/28/2022
520-0	SELENE FINANCE, LP		03/16/2022	2010954	\$666.73	\$0.00	\$666.73	03/30/2022
520-0	SELENE FINANCE, LP		02/16/2022	2009954	\$2,393.84	\$0.00	\$2,393.84	03/02/2022
520-0	SELENE FINANCE, LP		11/16/2021	2006963	\$5,684.67	\$0.00	\$5,684.67	11/29/2021
520-0	SHELLPOINT MORTGAGE SERVICING		09/14/2021	9012080	\$1,467.28	\$0.00	\$1,467.28	09/14/2021
520-0	SHELLPOINT MORTGAGE SERVICING		07/14/2021	9011559	\$1,467.26	\$0.00	\$1,467.26	07/14/2021
520-0	SHELLPOINT MORTGAGE SERVICING		06/16/2021	9011298	\$4,401.82	\$0.00	\$4,401.82	06/16/2021

<u>Claim</u>	<u>name</u>	<u>Type</u>	<u>Date</u>	<u>Check #</u>	<u>Principal</u>	<u>Interest</u>	<u>Total</u>	<u>Reconciled</u>
						<u>Disb</u> <u>Descrp</u>		
520-0	SHELLPOINT MORTGAGE SERVICING		04/15/2021	9010743	\$1,420.45	\$0.00	\$1,420.45	05/13/2021
520-0	SHELLPOINT MORTGAGE SERVICING		02/17/2021	9010164	\$1,420.44	\$0.00	\$1,420.44	02/17/2021
520-0	SHELLPOINT MORTGAGE SERVICING		01/19/2021	9009864	\$1,420.44	\$0.00	\$1,420.44	01/20/2021
520-0	SHELLPOINT MORTGAGE SERVICING		12/10/2020	9009334	\$1,420.45	\$0.00	\$1,420.45	12/10/2020
520-0	SHELLPOINT MORTGAGE SERVICING		11/03/2020	9009035	\$1,420.44	\$0.00	\$1,420.44	11/03/2020
520-0	SHELLPOINT MORTGAGE SERVICING		10/15/2020	9008779	\$1,404.84	\$0.00	\$1,404.84	10/15/2020
520-0	SHELLPOINT MORTGAGE SERVICING		09/17/2020	9008468	\$1,404.83	\$0.00	\$1,404.83	09/17/2020
520-0	SHELLPOINT MORTGAGE SERVICING		08/12/2020	9008143	\$1,404.84	\$0.00	\$1,404.84	08/12/2020
520-0	SHELLPOINT MORTGAGE SERVICING		07/07/2020	9007828	\$1,404.83	\$0.00	\$1,404.83	07/07/2020
520-0	SHELLPOINT MORTGAGE SERVICING		06/02/2020	9007541	\$1,404.84	\$0.00	\$1,404.84	06/02/2020
520-0	SHELLPOINT MORTGAGE SERVICING		05/06/2020	9007285	\$1,404.83	\$0.00	\$1,404.83	05/06/2020
520-0	SHELLPOINT MORTGAGE SERVICING		04/14/2020	9007086	\$1,456.34	\$0.00	\$1,456.34	04/14/2020
520-0	SHELLPOINT MORTGAGE SERVICING		03/12/2020	1215478	\$1,456.35	\$0.00	\$1,456.35	03/19/2020
520-0	SHELLPOINT MORTGAGE SERVICING		01/16/2020	1212821	\$1,456.35	\$0.00	\$1,456.35	01/23/2020
520-0	SHELLPOINT MORTGAGE SERVICING		12/12/2019	1211459	\$5,823.67	\$0.00	\$5,823.67	12/24/2019
520-0	SHELLPOINT MORTGAGE SERVICING		10/10/2019	1208889	\$1,456.35	\$0.00	\$1,456.35	10/17/2019
520-0	SHELLPOINT MORTGAGE SERVICING		08/07/2019	1206340	\$5,775.72	\$0.00	\$5,775.72	08/14/2019
520-0	SHELLPOINT MORTGAGE SERVICING		04/11/2019	1200958	\$1,292.86	\$0.00	\$1,292.86	04/18/2019
520-0	SHELLPOINT MORTGAGE SERVICING		02/07/2019	1198284	\$198.25	\$0.00	\$198.25	03/28/2019
520-0	SPECIALIZED LOAN SERVICING LLC		12/13/2018	1195861	\$1,355.77	\$0.00	\$1,355.77	12/20/2018

<u>Claim</u>	<u>name</u>	<u>Type</u>	<u>Date</u>	<u>Check #</u>	<u>Principal</u>	<u>Interest</u>	<u>Total</u>	<u>Reconciled</u>
						<u>DisbDescrp</u>		
520-0	SPECIALIZED LOAN SERVICING, LLC		11/08/2018	1194446	\$675.41	\$0.00	\$675.41	11/19/2018
Sub-totals: \$58,067.51						\$0.00	\$58,067.51	
Grand Total: \$58,067.51						\$0.00		